

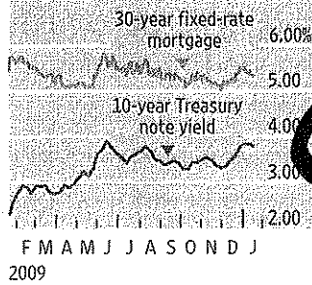
# MARKETS LINEUP

## BONDS, RATES & YIELDS

### Consumer Rates and Returns to Investor

#### U.S. consumer rates

A consumer rate against its benchmark over the past year



#### Selected rates

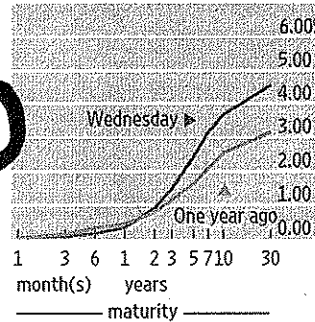
30-year mortgage, APR

|  |                       |
|--|-----------------------|
| Bankrate.com avg†                          | 5.30%                 |
| EZZ Financial<br>Cape Coral, FL            | 4.78%<br>888-399-6847 |
| Pacific Finance Group, LLC<br>Bottnell, VA | 4.85%<br>425-818-0138 |
| AimLoan.com<br>San Diego, CA               | 4.86%<br>800-483-2607 |
| Florham Park, NJ                           | 866-562-5867          |
| NationsChoice Mortgage<br>Gilbert, AZ      | 4.90%<br>888-475-7849 |

### Benchmark Yields and Rates

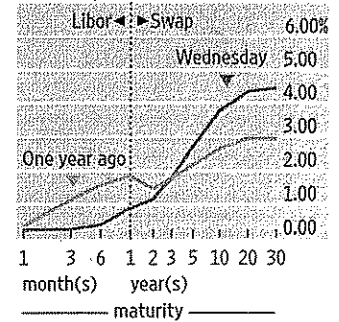
#### Treasury yield curve

Yield to maturity of current bills, notes and bonds



#### Libor-swap curve

Fixed mid rates\* to be paid against three-month Libor



\* Semiannual swaps maturing in 2 yrs-30 yrs Sources: Ryan ALM; ICAP plc.

| Interest rate                    | YIELD/RATE (%) |          | 52-WEEK RANGE (%) |   |   |   |   | 3-yr chg (pct pts) |      |       |
|----------------------------------|----------------|----------|-------------------|---|---|---|---|--------------------|------|-------|
|                                  | Last (●)       | Week ago | Low               | 0 | 2 | 4 | 6 |                    | 8    | High  |
| Federal-funds rate target        | 0-0.25         | 0.00     | 0.00              | ● |   |   |   |                    | 0.00 | -5.25 |
| Prime rate*                      | 3.25           | 3.25     | 3.25              |   | ● |   |   |                    | 3.25 | -5.00 |
| Libor, 3-month                   | 0.25           | 0.25     | 0.25              | ● |   |   |   |                    | 1.33 | -5.11 |
| Money market, annual yield       | 0.90           | 0.94     | 0.86              | ● |   |   |   |                    | 1.91 | -2.74 |
| Five-year CD, annual yield       | 2.69           | 2.69     | 2.50              |   | ● |   |   |                    | 2.92 | -2.16 |
| 30-year mortgage, fixed†         | 5.30           | 5.35     | 5.02              |   |   | ● |   |                    | 5.80 | -0.58 |
| 15-year mortgage, fixed†         | 4.72           | 4.77     | 4.51              |   |   | ● |   |                    | 5.43 | -0.96 |
| Jumbo mortgages, \$417,000-plus† | 6.17           | 6.22     | 6.00              |   |   | ● |   |                    | 7.21 | 0.02  |
| Five-year adj mortgage (ARM)†    | 4.49           | 4.55     | 4.11              |   |   | ● |   |                    | 5.83 | -1.23 |
| New-car loan, 48-month           | 6.58           | 6.62     | 6.57              |   |   |   | ● |                    | 7.50 | -0.36 |
| Home-equity loan, \$30,000       | 5.25           | 5.24     | 5.17              |   |   |   |   | ●                  | 5.87 | -1.77 |

Bankrate.com rates based on survey of over 4,800 online banks. \*Base rate posted by 70% of the nation's largest banks. † Excludes closing costs. Sources: Thomson Reuters; WSJ Market Data Group; Bankrate.com

### Corporate Borrowing Rates and Yields

| Bond total return index       | Close    | YIELD (%) |          | 52-WEEK |       | TOTAL RETURN (%) |       |
|-------------------------------|----------|-----------|----------|---------|-------|------------------|-------|
|                               |          | Last      | Week ago | High    | Low   | 52-wk            | 3-yr  |
| Treasury, Ryan ALM            | 1096.15  | 2.682     | 2.800    | 3.086   | 1.833 | -3.37            | 7.17  |
| 10-yr Treasury, Ryan ALM      | 1232.33  | 3.657     | 3.785    | 3.937   | 2.519 | -5.84            | 7.21  |
| DJ Corporate                  | 250.44   | 4.176     | 4.273    | 7.365   | 4.167 | 18.60            | 8.56  |
| Aggregate, Barclays Capital   | 1460.19  | 3.450     | 3.540    | 4.600   | 3.150 | 7.08             | 6.48  |
| High Yield 100, Merrill Lynch | 1691.311 | 7.021     | 7.135    | 13.031  | 6.960 | 27.316           | 2.830 |
| Fixed-Rate MBS, Barclays      | 1560.63  | 4.010     | 4.080    | 4.850   | 3.360 | 6.23             | 7.44  |
| Muni Master, Merrill          | 385.802  | 3.134     | 3.142    | 3.768   | 2.875 | 6.359            | 5.080 |
| EMBI Global, J.P. Morgan      | 472.187  | 6.599     | 6.570    | 9.847   | 6.380 | 29.881           | 7.020 |

Sources: J.P. Morgan; Ryan ALM; Ryan Labs; Barclays Capital; Merrill Lynch